

BUREAU OF MUNICIPAL AFFAIRS

REPORT *RE* HOUSING
FOR 1923

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:

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1924



TO HIS HONOUR HENRY COCKSHUTT,
Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

I herewith beg to present for your consideration the report re Housing of
The Bureau of Municipal Affairs for 1923.

Respectfully submitted,

LINCOLN GOLDIE,
Provincial Secretary.

TO THE HONOURABLE LINCOLN GOLDIE,
Provincial Secretary of the Province of Ontario.

SIR,—I have the honour to submit for your approval the Report re Housing of The Bureau of Municipal Affairs for 1923.

I have the honour to be,

Sir,

Your obedient Servant,

J. A. ELLIS,
Director of the Bureau of Municipal Affairs.

REPORT *re* HOUSING FOR 1923

REPORT OF DIRECTOR.

This report deals with the work which has been done under the Ontario Housing Act of 1919 in the year 1923, and with the work which has been done under the Municipal Housing Act of 1920 in 1923.

Loans.

The amount advanced by the Dominion Government to the Province for Housing purposes is \$9,350,000.00. \$8,653,655.99 has been advanced by the Province to 77 municipalities, under the provisions of the Ontario Housing Act, 1919, and a number of payments are yet to be made by the Province to a few municipalities. \$4,321,267.25 was advanced to 17 cities. \$3,076,211.48 was advanced to 37 towns. \$357,329.00 was advanced to 14 villages. \$898,848.26 was advanced to 9 townships.

Repayments by Municipalities up to the end of 1923.

There has been repaid to the Provincial Treasurer on account of monthly repayments \$1,876,680.00 of which \$732,584.62 is principal, and \$1,144,095.62 is interest. There has also been repaid to the Provincial Treasurer the sum of \$399,225.31 on account of loans in excess of monthly repayments. Up to the same date the Provincial Treasurer has also received \$187,580.50 for interest on moneys advanced on progress estimates during construction. The total amount received is \$2,463,486.05.

Arrears.

There are only three municipalities in arrears, and steps are being taken to collect these arrears. The monthly repayments are as a rule remitted promptly on the 1st of each month.

Houses erected.

A summary of the houses erected in the years 1919, 1920, 1921, 1922, and 1923 under the Ontario Housing Act, 1919 is as follows:—

No. of Houses		Loans	Average loan per house
		\$ c.	\$ c.
139	Four roomed, frame clapboard finish.....	384,499 00	2,766 18
1	“ “ brick veneer.....	3,500 00	3,500 00
3	“ “ solid brick, hollow tile, etc.....	7,575 00	2,525 00
134	Five roomed, frame clapboard finish.....	392,055 00	2,925 78
51	“ “ frame stucco finish.....	169,650 00	3,326 47
70	“ “ brick veneer.....	229,520 00	3,278 86
104	“ “ solid brick, hollow tile, etc.....	348,220 00	3,348 27
379	Six roomed, frame clapboard finish.....	1,102,751 00	2,909 63
151	“ “ frame stucco finish.....	502,703 00	3,329 15
469	“ “ brick veneer.....	1,522,989 00	3,247 31
715	“ “ solid brick, hollow tile, etc.....	2,737,279 00	3,828 36
42	Over six rooms, frame clapboard finish.....	112,550 00	2,679 76
30	“ “ frame stucco finish.....	90,500 00	3,016 67
36	“ “ brick veneer.....	102,325 00	2,842 36
135	“ “ solid brick, hollow tile, etc.....	519,797 00	3,850 00
2,459		\$8,225,913 00	\$3,345 22
	In addition to the above, loans were made in 17 municipalities for the purchase of land amounting to....	256,374 08	
	Increases were also made in loans amounting to....	104,136 40	
	Advanced to Walkerville under Ontario Housing Act, 1919. NOTE.—The houses on account of which this advance was made are included in the list of houses erected under the Municipal Housing Act, 1920.....	130,000 00	
		\$8,716,423 48	

Of the above 2,195 are detached houses and 218 are semi-detached, 30 are in groups of 3, and 16 are of the 4 units type.

One hundred six-roomed, brick veneer, houses were erected by the Town of Walkerville, and financed largely under the Municipal Housing Act, 1920. However, \$130,000.00 was advanced by the Province in connection with these houses under the provisions of the Ontario Housing Act, 1919.

A summary of the houses erected in the years 1920, 1921, 1922, and 1923 under the Municipal Housing Act, 1920, is as follows:—

No. of Houses		Loans	Average loan per house
		\$ c.	\$ c.
10	Four roomed, frame clapboard finish.....	26,000 00	2,600 00
30	“ “ frame stucco finish.....	99,781 00	3,326 03
34	“ “ brick veneer.....	132,530 00	3,897 94
71	“ “ solid brick, hollow tile, etc.....	31,500 00	4,436 62
1	Five roomed, frame clapboard finish.....	3,500 00	3,500 00
18	“ “ brick veneer.....	69,000 00	3,833 33
7	“ “ solid brick, hollow tile, etc.....	30,000 00	4,285 71
91	Six roomed, frame clapboard finish.....	310,458 66	3,411 63
4	“ “ frame stucco finish.....	14,000 00	3,500 00
160	“ “ brick veneer.....	620,000 00	3,875 00
296	“ “ solid brick, hollow tile, etc.....	1,258,700 00	4,252 36
11	Over six rooms, frame clapboard finish.....	36,000 00	3,272 72
1	“ “ frame stucco finish.....	4,000 00	4,000 00
20	“ “ brick veneer.....	72,500 00	3,625 00
20	“ “ solid brick, hollow tile, etc.....	86,500 00	4,325 00
774		\$2,794,469 66	\$3,610 43

All the above houses are detached.

It will be noticed that \$2,794,469.66 has actually been expended for the erection of the above houses under the Municipal Housing Act, 1920, whereas bonds have been guaranteed for 18 municipalities amounting to \$3,058,677.56. The balance is for houses which are in course of erection. \$1,585,659.99 was guaranteed in 5 cities, \$1,338,821.57 was guaranteed in 9 towns, \$34,196.00 was guaranteed in 3 villages, and \$100,000.00 was guaranteed in 1 township.

Summary.

It will be seen that about 67 per cent. of all the houses erected in 1919, 1920, 1921, 1922, and 1923 were either of brick veneer or solid construction.

The total number of houses erected in these years is 3,233 and the loans made therefor amount to \$11,020,382.66. In 1923 alone, 257 houses were erected, and the loans made therefor amount to \$778,512.00.

Municipalities which have come under the provisions of "The Ontario Housing Act, 1919."

Cities	Amount appropriated	Amount actually paid by Province in 1919, 1920, 1921 1922, and 1923
Belleville.....	\$25,000 00	\$19,300 00
Brantford.....	250,000 00	246,513 00
Chatham.....	.....	.....
Fort William.....	250,000 00	36,200 00
Galt.....	200,000 00	39,305 00
Guelph.....	250,000 00	250,000 00
Hamilton.....	500,000 00	497,100 00
Kitchener.....	.....	.....
London.....	400,000 00	398,364 00
Niagara Falls.....	300,000 00	290,914 00
Ottawa.....	750,000 00	749,910 00
Peterborough.....	.....	.....
Port Arthur.....	150,000 00	16,779 68
Sarnia.....	100,000 00	97,000 00
Sault Ste. Marie.....	200,000 00	199,050 00
St. Catharines.....	150,000 00	150,714 00
Stratford.....	250,000 00	155,780 00
Welland.....	250,000 00	141,004 00
Windsor.....	1,000,000 00	933,983 57
Woodstock.....	100,000 00	99,350 00
	<hr/> \$5,125,000 00	<hr/> \$4,321,267 25
Towns		
Arthur.....	\$25,000 00	.....
Brampton.....	100,000 00	\$66,007 00
Brockville.....	.....	.....
Bridgeburg.....	50,000 00	.....
Burlington.....	.....	.....
Capreol.....	41,000 00	41,000 00
Carleton Place.....	30,000 00	.....
Chapleau.....	.....	.....
Charlton.....	50,000 00	700 00
Cobourg.....	.....	.....
Cochrane.....	75,000 00	75,000 00
Englehart.....	8,000 00	8,000 00
Ford City.....	150,000 00	141,200 00
Fort Frances.....	4,000 00	4,000 00
Goderich.....	100,000 00	5,250 00
Gravenhurst.....	.....	.....

	Amount appropriated	Amount actually paid by Province in 1919, 1920, 1921 1922, and 1923
Towns—Continued		
Haileybury.....	\$300,000 00	\$114,350 00
Hawkesbury.....	150,000 00	130,000 00
Hespeler.....	50,000 00	.....
Ingersoll.....	75,000 00	36,950 00
Iroquois Falls.....	150,000 00	150,000 00
Kapuskasing.....	400,000 00	253,688 21
Leamington.....	50,000 00	41,690 00
Leaside.....	100,000 00	99,450 00
Listowel.....	50,000 00	39,615 00
Merritton.....	25,000 00	22,500 00
Midland.....	75,000 00	59,048 00
Milton.....	20,000 00	16,700 00
Milverton.....	50,000 00	26,000 00
Mimico.....	200,000 00	15,800 00
New Toronto.....	200,000 00	199,564 27
North Bay.....	.....	.....
Niagara.....	30,000 00	.....
Oshawa.....	600,000 00	560,675 00
Owen Sound.....	.....	.....
Palmerston.....	50,000 00	.....
Paris.....	66,000 00	66,000 00
Perth.....	25,000 00	25,000 00
Port Colborne.....	150,000 00	149,944 00
Renfrew.....	60,000 00	12,500 00
Sandwich.....	150,000 00	146,400 00
Sioux Lookout.....	40,000 00	15,000 00
Smith's Falls.....	60,000 00	23,100 00
Sturgeon Falls.....	60,000 00	15,600 00
Sudbury.....	150,000 00	148,530 00
Thorold.....	50,000 00	47,650 00
Timmins.....	40,000 00	6,000 00
Trenton.....	200,000 00	16,800 00
Uxbridge.....	.....	.....
Walkerville.....	250,000 00	246,500 00
Waterloo.....	.....	.....
Whitby.....	50,000 00	50,000 00
	<hr/> \$4,559,000 00	<hr/> \$3,076,211 48

Villages		
Acton.....	\$30,000 00	\$1,500 00
Beaverton.....	20,000 00	13,000 00
Chippawa.....	30,000 00	22,200 00
Elmira.....	40,000 00	13,155 00
Fergus.....	50,000 00	49,800 00
Georgetown.....	80,000 00	73,250 00
Hensall.....	.....	.....
Humberstone.....	50,000 00	12,305 00
Madoc.....	30,000 00	.....
Point Edward.....	30,000 00	30,000 00
Port Credit.....	100,000 00	34,300 00
Port Dalhousie.....	50,000 00	43,519 00
Port McNicoll.....	30,000 00	10,100 00
Richmond Hill.....	25,000 00	25,000 00
Tara.....	10,000 00	7,500 00
Victoria Harbour.....	10,000 00	.....
Woodbridge.....	50,000 00	21,700 00
	<hr/> \$635,000 00	<hr/> \$357,329 00

	Amount appropriated	Amount actually paid by Province in 1919, 1920, 1921 1922, and 1923
Townships		
Barton.....	\$100,000 00	\$100,903 26
Brantford.....	50,000 00	34,700 00
Bucke.....	50,000 00	25,700 00
Etobicoke.....	150,000 00	140,700 00
Gloucester.....	.....	.....
Guelph.....	50,000 00	7,500 00
Neebing.....	.....	.....
Pickering.....	30,000 00	.....
Sandwich E.....	55,000 00	54,975 00
Scarborough.....	100,000 00	25,800 00
Stamford.....	30,000 00	29,800 00
Thorold.....	30,000 00	.....
West Oxford.....	30,000 00	.....
York.....	500,000 00	478,770 00
	<hr/> \$1,175,000 00	<hr/> \$898,848 26
Total of		
Cities.....	\$5,125,000 00	\$4,321,267 25
Towns.....	4,559,000 00	3,076,211 48
Villages.....	635,000 00	357,329 00
Township.....	1,175,000 00	898,848 26
	<hr/> \$11,494,000 00	<hr/> \$8,653,655 99

Municipalities which have come under the provisions of "The Municipal Housing Act, 1920."

	Amount of bonds guaranteed
Cities	
Belleville.....	.....
Chatham.....	.....
Kitchener.....	\$135,000 00
London.....	300,000 00
Niagara Falls.....	75,659 99
Ottawa.....	.....
Peterborough.....	.....
Sarnia.....	150,000 00
Sault Ste. Marie.....	.....
Windsor.....	925,000 00
	<hr/> \$1,585,659 99
Towns	
Cochrane.....	\$ 75,000 00
Ford City.....	250,000 00
Listowel.....	55,000 00
Ottawa.....	200,000 00
Riverside.....	200,000 00
Sioux Lookout.....	25,000 00
Sudbury.....	150,000 00
Tilbury.....	43,821 57
Walkerville.....	340,000 00
	<hr/> \$1,338,821 57
Villages	
Beaverton.....	\$7,000 00
Fergus.....	10,000 00
Point Edward.....	17,196 00
	<hr/> \$34,196 00

	Amount bonds guaranteed
Townships	
Stamford.....	\$100,000 00
Total of	
Cities.....	\$1,585,659 99
Towns.....	1,338,821 57
Villages.....	34,196 00
Townships.....	100,000 00
	<hr/>
	\$3,058,677 56

The City of Ottawa has issued debentures for \$45,000.00, and the Town of Milton has issued debentures for \$15,000.00, but these municipalities have not requested any guarantee of these debentures by the Province.

COST OF ADMINISTRATION.

The cost to the Province of Administration of the Ontario Housing Acts is as follows:—

1919 (7 months).....	\$20,536 49
1920.....	28,566 45
1921.....	19,265 07
1922.....	10,251 43
1923.....	6,871 69
	<hr/>
	\$85,491 13

All the work has been performed under the direction of the undersigned.

J. A. ELLIS,
Director, Bureau of Municipal Affairs.

January 29th, 1924.

HAILEYBURY.

In October, 1922, the Town of Haileybury was almost completely destroyed by fire. Out of 934 buildings, 798 were so destroyed. Under the authority of section 5 of Chapter 7 of 13-14 Geo. V, \$300,000.00 was by Order-in-Council appropriated to Haileybury under the provisions of The Ontario Housing Act, 1919, for the purpose of aiding in the re-construction of the Town.

Loans have been made for the following houses which have been erected:—

No. of Houses		Loans, 1922
1922		
6	Four roomed, frame clapboard finish.....	\$10,450 00
1	Four roomed, brick veneer.....	3,500 00
4	Five roomed, frame clapboard finish.....	10,750 00
20	Six roomed, frame clapboard finish.....	52,050 00
1	Six roomed, brick veneer.....	3,000 00
1	Six roomed, solid brick.....	2,500 00
12	Over six rooms, frame clapboard finish.....	34,000 00
1	Over six rooms, brick veneer.....	3,100 00
	<hr/>	
46		\$119,350 00

The following is a report which was made by the Department's Town Planners on 26th November, 1923:—

The construction which has been carried out by the Haileybury Commission seems to us to have been done in a very satisfactory manner from every point of view. This commission has received applications for, has approved and are constructing, something like forty odd houses. They tell us that they had to refuse something like four applicants, and that difficulty between the Commission and the applicant has occurred in one instance only. The houses which have been erected are good in construction and are varied in design to a very marked degree. In many cases the loans made by the Commission have been to assist individuals who had a certain amount of money in addition to their lot, so there are a limited number of houses which as a matter of size could not be built as they have been for the amount allowed by the Act. In other cases the Commission has assisted the applicant to a marked degree in showing him how the one room which was originally built from lumber received from the relief committee could be incorporated with little change into the structure of his house. It would seem that the Commission has very well guarded their municipality against financial risks, and has taken a great deal of pains to assist, advise, and direct their individual applicants.

As the appropriation for Haileybury was made at the time of uncertain conditions as to the future of the town, the fact which is most impressive at the present is that the houses which have been erected with Housing assistance form a small part of the houses which have been re-built and those houses which have been built by individuals without assistance show a very marked improvement over those which existed prior to the fire, and they are naturally built by the owners for their own occupancy. In commenting upon this fact to the Commission, we found that the plans which were sent by Mr. Govan the Department's Architect, and such Ontario architects as assisted him by allowing their plans to be used, had in many cases been made the basis of suggestions which the Housing Commission and their inspector had made to citizens who were not applying to the commission. Thus these plans have been of general help. Again the building inspector acting for both the Housing Commission and the municipality has had a great deal of influence upon the houses outside of those of the Commission.

We understand from the Mayor that as nearly as can be estimated without census, the Haileybury of to-day has something like a population of 2,800 to 3,000 people, which is we believe three-fourths of the normal population before the fire.

There have been a number of business blocks re-built during the season, a very imposing Masonic Temple, a fine brick church is replacing one that was destroyed, and there is every evidence of a material growth which should form the basis for a very credible assessment figure this coming Spring.

The railway station at Haileybury has been rebuilt in accordance with the plan which we suggested, and a much greater expenditure in the way of grading and approaches to the station are being made than we expected would be done immediately.

BUCKE TOWNSHIP.

HOUSES ERECTED.

"The Ontario Housing Act, 1919."

No. of Houses 1923		Loans, 1923
1	Four roomed, frame clapboard finish	\$400 00
5	Five roomed, frame clapboard finish	3,700 00
1	Five roomed, solid construction	3,000 00
7	Six roomed, frame clapboard finish	8,200 00
9	Over six rooms, frame clapboard finish	16,050 00
<hr/> 23		<hr/> \$31,350 00

In a few of the above loans which were approved for small amounts the applicants used in addition funds of their own.

CHARLTON.

HOUSES ERECTED.

"The Ontario Housing Act, 1919."

No. of Houses 1923		Loans, 1923
1	Four roomed, frame clapboard finish	\$1,360 00

FORD CITY

HOUSES ERECTED.

"The Municipal Housing Act, 1920."

No. of Houses 1923		Loans, 1923
16	Five roomed, brick veneer	\$64,000 00
8	Six roomed, brick veneer	36,000 00
<hr/> 24		<hr/> \$100,000 00

KAPUSKASING.

HOUSES ERECTED.

"The Ontario Housing Act, 1919."

No. of Houses 1923		Loans, 1923
52	Four rooms, frame clapboard and shingle finish.	\$127,752 00

The Spruce Falls Housing Corporation is constructing the above houses.

LISTOWEL.

HOUSES ERECTED.

"The Municipal Housing Act, 1920."

No. of Houses 1923		Loans, 1923
2	Over six rooms, brick veneer	\$7,000 00

MILTON.

HOUSES ERECTED.

"The Municipal Housing Act, 1920."

No. of Houses 1923		Loans, 1923
2	Five roomed, brick veneer	\$5,000 00
1	Five roomed, concrete	3,000 00
2	Over six rooms, brick veneer	7,000 00
<u>5</u>		<u>\$15,000 00</u>

OSHAWA.

HOUSES ERECTED.

"The Municipal Housing Act, 1920."

No. of Houses 1923		Loans, 1923
51	Six roomed, brick veneer	\$187,100 00

RIVERSIDE.

HOUSES ERECTED.

"The Municipal Housing Act, 1920."

No. of Houses 1923		Loans, 1923
1	Four roomed, frame clapboard finish	\$2,500 00
1	Five roomed, frame clapboard finish	3,500 00
1	Five roomed, hollow tile and stucco	4,500 00
5	Five roomed, solid brick	22,500 00
11	Six roomed, solid brick	49,500 00
2	Over six rooms, frame clapboard finish	9,000 00
<u>21</u>		<u>\$91,500 00</u>

SIOUX LOOKOUT.

HOUSES ERECTED.

"The Municipal Housing Act, 1920."

No. of Houses 1923		Loans, 1923
1	Six roomed, frame clapboard finish.....	\$3,000 00
1	Six roomed, brick veneer.....	3,000 00
<u>2</u>		<u>\$6,000 00</u>

STRATFORD.

HOUSES ERECTED.

"The Ontario Housing Act, 1919."

No. of Houses 1923		Loans, 1923
19	Six roomed, brick veneer.....	\$60,100 00

The above houses are being constructed by The Classic Housing Company and The Stratford Housing Company.

TILBURY.

HOUSES ERECTED.

"The Municipal Housing Act, 1920."

No. of Houses 1923		Loans, 1923
5	Six roomed, frame clapboard finish.....	\$14,500 00
3	Over six rooms, frame clapboard finish.....	9,500 00
<u>8</u>		<u>\$24,000 00</u>

WINDSOR.

HOUSES ERECTED.

"The Ontario Housing Act, 1919."

No. of Houses 1923		Loans, 1923
2	Five roomed, solid brick.....	\$8,000 00